



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Bayview Loan Servicing, LLC

Order Filed on June 4, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-21796 ABA

In Re:
Muriel C. Davis,
Debtor.

Adv. No.:

Hearing Date: 5/26/2020 @ 10:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 4, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Muriel C. Davis

Case No: 18-21796 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 110 Thomas Avenue South., Lawnside, NJ, 08045, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Georgette Miller, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 26, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2020 through May 2020 for a total post-petition default of \$1,959.31 (3 @ \$654.88, less \$5.33 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,959.31 will be paid by Debtor remitting \$326.55 per month for five months and \$326.56 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on June 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2020, directly to Secured Creditor's servicer, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Muriel C Davis
DebtorCase No. 18-21796-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2020.

db +Muriel C Davis, PO BOX 1102, Merchantville, NJ 08109-0102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Georgette Miller on behalf of Debtor Muriel C Davis bky@margolisedelstein.com, georgettemillerlaw@gmail.com;gmecfmail@gmail.com;dmayberry@georgettemillerlaw.com;smithcr50524@notify.bestcase.com;GNonnenberg@margolisedelstein.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John F Newman on behalf of Creditor SJFCU courts@southjerseyfcu.com
 John K. Justin on behalf of Debtor Muriel C Davis jkjustin@aol.com, justinjr50524@notify.bestcase.com/leemr50524@notify.bestcase.com;smithcr50524@notify.bestcase.com
 Melissa N. Licker on behalf of Creditor Bayview Loan Servicing, LLC NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
 Melissa N. Licker on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
 Phillip Andrew Raymond on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
 Steven P. Kelly on behalf of Creditor New Penn Financial LLC dba Shellpoint Mortgage Servicing skelly@sterneisenberg.com, bkecf@sterneisenberg.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11